Case 09-21759 Doc 1 Filed 06/16/09 Entered 06/16/09 10:33:34 Desc Main United States Bankruptcy Court Page 1 of 38 Voluntary Petition Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): SERGERSON, SUSAN Name of Joint Debtor (Spouse) (Last, First, Middle): NA All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITTN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 8630 W SUMMERDALE CHICAGO, IL 60656 ZIP CODE ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): SAME AS ABOVE NA ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 15 Petition for Chapter 7 \mathbf{Z} Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debters Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors Ø П 1-49 50-99 200-999 25,001-100-199 1.000-5,001-10,001-50.001-Over 5.000 10,000 25,000 50,000 100,000 100,000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities Ø П П П \$100,001 to \$10,000,001 \$50,001 to \$0 to \$500,001 \$1,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

to \$500

million

to \$1 billion

\$1 billion

to \$100

million

\$50,000

\$100,000

\$500,000

to \$1

million

to \$10

million

to \$50

Case 09-21759 Doc 1 Filed 06/16/09	Entered 06/16/09 10:33:34	Desc Main
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debions) SERGERSON, SUSAN	
All Prior Bankruptcy Cases Filed Within Last 8 Y	ears (If more than two, attach additional sheet.)	
Location Where Filed: NA	Case Number: NA	Date Filed: NA
Location Where Filed: NA	Case Number: NA	Date Filed: NA
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affile		
Name of Debtor: NA	Case Number: NA	Date Filed: NA
District: Northern District of Illinois	Relationship:	Judge: NA
Exhibit A	Exhibit B	IVA
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed if debtor whose debts are primarily of I, the attorney for the petitioner named in the have informed the petitioner that [he or she].	onsumer debts.) foregoing petition, declare that I may proceed under chapter 7, 11,
	12, or 13 of title 11, United States Code available under each such chapter. I further a debtor the notice required by 11 U.S.C. § 342	ertify that I have delivered to the
Exhibit A is attached and made a part of this petition.	X NA Signature of Attorney for Debtor(s) (Date)
		Date)
Exhibit		
Does the debtor own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or safety?
Yes, and Exhibit C is attached and made a part of this petition.		
☑ No.		
Exhibit	D	
(To be completed by every individual debtor. If a joint petition is filed	, each spouse must complete and attac	h a separate Exhibit D.)
		•
Exhibit D completed and signed by the debtor is attached and r	nade a part of this petition.	
If this is a joint petition:		
Exhibit D also completed and signed by the joint debtor is attac	ched and made a part of this petition.	
information Regarding to	be Debtor - Venue	
(Check any applic Debtor has been domicifed or has had a residence, principal place of	able box.)	90 days immediately
preceding the date of this petition or for a longer part of such 180 day	s than in any other District.	60 days miniculately
There is a bankruptcy case concerning debtor's affiliate, general partr	ser, or partnership pending in this District.	
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but is this District, or the interests of the parties will be served in regard to t	a defendant in an action or proceeding [in a fee	tes in this District, or leral or state court] in
Certification by a Debtor Who Resides as (Check all applicat		
Landlord has a judgment against the debtor for possession of debto	r's residence. (If box checked, complete the fol	lowing.)
	(Name of landlord that obtained judgment)	i
	(Address of landlord)	
Debtor claims that under applicable nonbankruptcy law, there are c entire monetary default that gave rise to the judgment for possession		
Debtor has included with this petition the deposit with the court of filing of the petition.	any rent that would become due during the 30-d	ay period after the
Dehtur certifies that he/she has served the Landland with this certifi	cation (11 11 C.C. \$ 363(1))	1

Case 09-21759 Doc 1 Filed 06/16/09 Entered 06/16/09 10:33:34 Desc Main Page 3 of 38 Document | B 1 (Official Form) 1 (1/08) Voluntary Petition Name of Debtor(s): SERGERSON, SUSAN (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12. (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title II, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Date Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer NA X I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or NA guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. NA Telephone Number Printed Name and title, if any, of Bankruptcy Petition Preparer NA Date Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true NA and correct, and that I have been authorized to file this petition on behalf of the NA debtor. Date The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. NA Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted NA Printed Name of Authorized Individual in preparing this document unless the bankruptcy petition preparer is not an

individual

If more than one person prepared this document, attach additional sheets conforming

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Title of Authorized Individual

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re SERGERSON, SUSAN	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Sergers a

Date: 6-15-09

Case 09-21759 Doc 1 Filed 06/16/09 Entered 06/16/09 10:33:34 Desc Main Document Page 6 of 38

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

	Northern	District Of Illinois	<u></u>
In re	SERGERSON, SUSAN Debtor	Case No.	
	Debitor	Chapter 7	,

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	20		
B - Personal Property	YES	4	s 1600.		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	1		\$37597.24	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 0	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		s 22465.	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			s3434.
J - Current Expenditures of Individual Debtors(s)	YES	1			\$3592.
то	OTAŁ .	17	\$ 1600.	\$60062.24	

Case 09-21759 Doc 1 Filed 06/16/09 Entered 06/16/09 10:33:34 Desc Main Document Page 7 of 38

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

	_13,010	ICIT DEGICE OF TITITOTS	
In re	SERGERSON, SUSAN,	Case No.	
	Debtor		
		Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0
Student Loan Obligations (from Schedule F)	\$0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ O
TOTAL	\$0

State the following:

Average Income (from Schedule I, Line 16)	\$3434 .
Average Expenses (from Schedule J, Line 18)	\$3592.
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$4609.

State the following:

State the following.	***************************************	
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0
4. Total from Schedule F		\$22465.
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$22465.

Ca	se 09-21759	Doc 1	Filed 06/16/09	Entered 06/16/09 10:33:34	Desc Main
B6A (Officia	al Form 6A) (12/07	7)	Document	Page 8 of 38	
In re	SERGERSO!	N. SUSAN		Case No.	

(If known)

Debtor

C	CHEDIII	Tr A	DEAL	DDC	DEDTV
•		.H. A	- K P. A I		3 P P R I Y

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBARD, WITE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NA				
		:		
	Та	tal➤	0	

(Report also on Summary of Schedules.)

IN RE SERGERSON, SUSAN

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

CENTRAL CREDIT UNION 1001 MAYHEIM RD BELLWOOD, IL 60104 ACCT# 516451002	\$100 .
2 END TABLES AND COCKTAIL TABLE	\$100.
36 INCH COLOR TV (5 YEARS OLD)	\$150.
KITCHEN TABLE SET	\$100.
SMALL APPLIANCES	\$50 .
2 QUEEN BEDROOM SETS	\$300.
TOTAL	\$800.

Case U9-21/59 DOC 1 B6C (Official Form 6C) (12/07)	 Page 10 of 38	Desc Main

n re SERGERSON, SUSAN ,	Case No.
Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3) ☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
HOUSEHOLD GOODS 36 INCH COLOR TV	735-5/12-901	150.	150.
KITCHEN TABLE SET	735-5/12-901	100.	100.
SMALL APPLIANCES	735-5/12-901	50.	50.
2 QUEEN BEDROOM SETS	735-5/12-901	300.	300.

Case 09-21759	Doc 1
B6B (Official Form 6B) (12/0	7) Cont.

Filed 06/16/09 Entered 06/16/09 10:33:34 Desc Main Document Page 11 of 38

In re	SERGERSON, SUSAN ,	Case No
	Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Shoot)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSHARD, WITE, JOINT, GR COMMUNICTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	x			:
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	х			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already fisted. Itemize.	х			
	<u> </u>		Total➤	\$1600.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

		Entered 06/16/09 10:33:34	Desc Main
B6C (Official Form 6C) (12/07)	Document	Page 12 of 38	

In re	SERGERSON, SUSAN ,	Case No.
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
FINANCIAL ACCOUNTS Bank of America POB 25118, TAMPA FL Account #005301041363	735-5/12-901	100.	100.
CENTRAL CREDIT UNION 1001 MAYHEIM RD BELLWOOD, IL Account #516451002	735-5/12-901	100.	100.
HOUSEHOLD GOODS 2 PIECE COUCH SET	735-5/12-901	100.	100.
2 END TABLES AND COCKTAIL TABLE	735-5/12-901	100.	100.

Case 09-21759 Doc 1 Filed 06/16/09 Entered 06/16/09 10:33:34 Desc Main Document Page 13 of 38

B6D (Official Form 6D) (12/07)

ln re	SERGERSON, SUSAN	Case No.
	Debtor	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.42303595 FORD MOTOR CO PO BOX 219825 KANSAS CITY, MO 64121			2007 MERCURY MOUNTAINEER (LEASE VEHICLE)				37597.24	0
ACCOUNT NO.			VALUE \$25500.					
ACCOUNT NO.			VALUE S					
() continuation sheets			VALUES Subtotal ►				\$ 37597.24	\$0
attached			(Total of this page) Total ▶ (Use only on last page)				\$ 37597.24 (Report also on Summary of Schedules.)	\$0 (If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data.)

Case 09-21759 Doc 1 Filed 06/16/09 Entered 06/16/09 10:33:34 Desc Main Document Page 14 of 38

B6E (Official Form 6E) (12/07)

ln re	SERGERSON, SUSAN	Case No
	Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Case 09-21759 Doc 1 Filed 06/16/09 Entered 06/16/09 10:33:34 Desc Main Document Page 15 of 38 B6E (Official Form 6E) (12/07) - Cont. SERGERSON, SUSAN Case No.__ Debtor (if known) Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use. that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). * Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

B6E (O	Case 09-21759 fficial Form 6E) (12/07) -		Filed 06/16/09 Document	Entered 06/16/09 Page 16 of 38	0 10:33:34	Desc Main
In re	SERGERSON, Debtor	SUSAN		Case No(l	(known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

						•	ype of Friority is	or Claims Lister	OH THIS SHEET
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
							; ;		
Sheet no of continuation sheets attach Creditors Holding Priority Claims	ed to Sch	edule of	(To	S Stals of	ubtotal this pa		s 0	s 0	
			(Use only on last page of the Schedule E. Report also or of Schedules.)	he comp	Tota eleted	i>	\$ 0		
			(Use only on last page of the Schedule E. If applicable, the Statistical Summary of Liabilities and Related Data	report a Certain	dso on	- 1		\$0	\$0

Case 09-21759 B6F (Official Form 6F) (12/07)	Doc 1	Entered 06/16/09 10:33:34 Page 17 of 38	Desc Main
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In re	SERGERSON, SUSAN	Case No.
~~~~~	Debtor	(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CONTINGENT MAILING ADDRESS CODEBTOR **INCURRED AND** CLAIM DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. 260453338 2007 ACCOUNT NO. GYM MEMBERSHIP BALLY TOTAL FITNESS 132. 12440 E IMPERIAL HWY #3 NORWALK CA 90650 ACCOUNT NO. 7497576575 2008 LOAN BANK OF AMERICA 12775. POB 17054 WILMINGTON DE 19884 ACCOUNT NO. 480013402641 2008 LOAN BANK OF AMERICA 5109. POR 17054 WILMINGTON DE 19884 ACCOUNT NO. 517805211993 2001 CREDIT CAPITOL ONE 1180. POB 30281 SALT LAKE CITY, UT 84130 \$ 19196. Subtotal> continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case (	09-21759	Doc	1
B6F (Official Form	6F) (12/07) -	Cont.	

Filed 06/16/09 Entered 06/16/09 10:33:34 Desc Main Document Page 18 of 38

n re SERGERSON, SUSAN	, Case No
Debtor	(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 426684418167  CHASE 800 BROOKSEDGE BLVD WESTERVILLE OH 43081			2908 CREDIT				1018
ACCOUNT NO. 700106325096 HSBC/BESTBUY POB 15524 WILMINGTON DE 19850			2007 CREDIT				267.00
ACCOUNT NO. 120677  HSBC/CARSON POB 15521 WILMINGTON DE 19850			2008 CREDIT				1609.
ACCOUNT NO. 11341128  LUTHERAN GENERAL HOSPITAL C/O ICS POB 1010 TINLEY PARK, IL 60477			2009 MEDICAL				150.
ACCOUNT NO. 13126789973 WFNNB/VICTORIAS SECRET 4590 E BROAD ST COLUMBUS, OH 43213			2008 CREDIT				225
Sheet noofcontinuation sheets attached  to Schedule of Creditors Holding Unsecured  Nonpriority Claims						otai≯	\$ 3269.
Total>  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical  Summary of Certain Liabilities and Related Data.)						s 22465.	

Del	btor			(if known	)
In re SEF	RGERSON, S	USAN ,	Case No		
B6G (Official Form	6G) (12/07)				
			Page 19 of 38		
Case 09-21/59	DOC T	Filea 06/16/09	Futeled 06/16/09 10	:33:34	Desc Mai

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Ø	Check this	box if debtor	has no e	executory	contracts	or unex	nired	leases
-	CHCCK HIIS	DOX II GCOLOL	HAID HOLD	ACCUROTY	contracts.	от шісхі	hii ca	1CH50

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
NA.	

	e 09-21759 Do Form 6H) (12/07)		Entered 06/16/09 10:33:34 Page 20 of 38	Desc Main
ln re	SERGERSON, SUSA	N,	Case No.	íf known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

$\mathbf{Z}$	Check this	box if	debtor	has no	codebtors.
--------------	------------	--------	--------	--------	------------

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
NA .	

Case 09-21759	Doc 1	Filed 06/16/09	Entered 06/16/09 10:33:34	Desc Main
B61 (Official Form 61) (12/07)		Document	Page 21 of 38	

ln re SERGERSON, SUSAN ,	Case No.
Debtor	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDE	NTS OF DEBTOR	AND SPOUSE
Status: DIVOR	RELATIONSHIP(S): DAUGHTER		AGE(S): 17
Employment:	DEBTOR		SPOUSE
Occupation	TOLLWAY SUPERVISOR		NA
Name of Employer	ILLINOIS TOLLWAY		NA
How long employed	II YEARS	1	NA .
Address of Employe	er 2700 OGDEN AVE		NA
···	DOWNERS GROVE IL 60515		NA
NCOME: (Estimate (	of average or projected monthly income at time	DEBTOR	SPOUSE
case fi	iled)	. 4600	
Monthly among you	es, salary, and commissions	s <u>4609</u>	<u> 50</u>
(Prorate if not pa		<b>s</b> 50.	5
Estimate monthly of	* *	<u> </u>	<u> </u>
SUBTOTAL		<b>s</b> 4659	\$
LESS PAYROLL	DEDUCTIONS		
a. Payroll taxes an		\$ 1034	S
b. Insurance	a would be carry	\$ 5	<u> </u>
c. Union dues		\$	<u> </u>
d. Other (Specify):	RETIREMENT/PENSION	\$ 186	\$
SUBTOTAL OF P.	AYROLL DEDUCTIONS	\$ <u>1225</u>	s
TOTAL NET MON	VTHLY TAKE HOME PAY	s <u>3434.</u>	s
Regular income fro (Attach detailed s	m operation of business or profession or farm tatement)	\$	<u> </u>
Income from real p		\$	<u> </u>
Interest and divider		\$	<u> </u>
	ance or support payments payable to the debtor for or that of dependents listed above	\$	<u> </u>
	government assistance		
(Specify): Pension or retirem	ant in come	\$	<u></u>
Pension or retirem . Other monthly inc		\$	<u> </u>
(Specify):	Office	s	\$
. SUBTOTAL OF L	JNES 7 THROUGH 13	<u>s</u>	<u> </u>
. AVERAGE MON	THLY INCOME (Add amounts on lines 6 and 14)	\$3434.	\$
. COMBINED AVE	ERAGE MONTHLY INCOME: (Combine column	s <u>34</u>	134
tals from line 15)			nmary of Schedules and, if applicable,

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

	Filed 06/16/09	Entered 06/16/09 10:33:34	Desc Main
B6J (Official Form 6J) (12/07)	Document	Page 22 of 38	

In re SERGERSON, SUSAN ,	Case No.
Debtor	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Check this box if a joint petition is filed and debtor's spouse maintains a separate household	d. Complete a separate schedule of expenditures labeled "Spouse."
Rent or home mortgage payment (include lot rented for mobile home)	\$834
a. Are real estate taxes included? YesNo✓	
b. Is property insurance included?  Yes No V  No V	
2. Utilities: a. Electricity and heating fuel	s150.
b. Water and sewer	\$
c. Telephone	\$ <u>86.</u>
d. Other CELL PHONE	s 230
3. Home maintenance (repairs and upkeep)	s 150.
4. Food	s <u>400.</u>
5. Clothing	s <u>100.</u>
6. Laundry and dry cleaning	\$ 100.
7. Medical and dental expenses	\$
8. Transportation (not including car payments)	\$ <u>500.</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	s <u>187.</u>
10.Charitable contributions	\$
11 Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	<b>s</b>
c. Health	<b>S</b>
d. Auto	s <u>199,</u>
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	plan)
a. Auto	\$ <u>530.</u>
b. Other	\$
c. Other	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other DAUGHTER'S SCHOOL EXPENSES- BUS CARD/LUNCH MONEY	s 126.
18. AVERAGE MONTHLY EXPENSES (Total lines 4-17. Report also on Summary of Schedules an if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	s3592.
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	following the filing of this document:
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule 1	\$ <u>3434.</u>
b. Average monthly expenses from Line 18 above	\$ <u>3592</u>
c. Monthly net income (a. minus b.)	s <u>-158</u>

Document

Case 09-21759 Doc 1 Filed 06/16/09 Entered 06/16/09 10:33:34 Desc Main Page 23 of 38

SERGERSON, SUSAN

Case No. (if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under renalty of periury that I have read the fores	poing summary and schedules, consisting	of 17 sheets, and that they are true and correct to the best o
my knowledge, information, and belief.	,	
Date 6-15-09		Sergerso
Date	Signature:	1 Debtor
D	a' .	NA
Date NA	Signature:	(Joint Debtor, if any)
	[If joint case, b	oth spouses must sign.]
DECLARATION AND SIGNATURE OF	NON-ATTORNEY BANKRUPTCY PE	TITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankruptcy pet the debtor with a copy of this document and the notices and inform promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee amount before preparing any document for filling for a debtor or account to the contract of the contrac	ation required under 11 U.S.C. §§ 110(b), for services chargeable by bankruptcy peti	tion preparers, I have given the debtor notice of the maximum
NA NA	NA	_
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)	
If the bankruptcy petition preparer is not an individual, state the no who signs this document.		ity number of the officer, principal, responsible person, or partner
Address NA		
x NA		NA
Signature of Bankruptcy Petition Preparer	Date	11/13
Names and Social Security numbers of all other individuals who pro-	enaged or assisted in preparing this docume	of unless the bankruptey petition preparer is not an individual:
If more than one person prepared this document, attach additional	, , , ,	
,	······································	
A bankruptcy petition preparer's failure to comply with the provisions of 18 U.S.C. § 156.	title 11 and the Federal Rules of Bankruptcy P.	rocedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY (	OF PERJURY ON BEHALF OF A	CORPORATION OR PARTNERSHIP
I, the NA [the president of the presiden	lent or other officer or an authorized ages	nt of the corporation or a member or an authorized agent of the
partnership ] of the NA	[corporation or partnership] named as de	ebtor in this case, declare under penalty of perjury that I have
read the foregoing summary and schedules, consisting ofst knowledge, information, and belief.	eets (Total shown on summary page plu	s 1), and that they are true and correct to the best of my
Date NA		
	Signature:	NA NA
		NA
	[Print or type i	name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corporation	n must indicate position or relationship t	o debtor.]
Penaity for making a false statement or concealing property: F	ine of up to \$500,000 or imprisonment fo	or up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

### UNITED STATES BANKRUPTCY COURT

	Northern	DISTRICT OF	Illinois
In re:	SERGERSON, SUSAN Debtor	, Case No	(if known)
	STATEMEN	NT OF FINANCIAL A	AFFAIRS
informat filed. An should p affairs. child's pr	mation for both spouses is combined. If the ion for both spouses whether or not a joint; in individual debtor engaged in business as a rovide the information requested on this sta To indicate payments, transfers and the like	e case is filed under chapter 12 petition is filed, unless the spo a sole proprietor, partner, fami itement concerning all such act to minor children, state the ch	
idditiona	nplete Questions 19 - 25. If the answer to	an applicable question is "Nestion, use and attach a separat	have been in business, as defined below, also one," mark the box labeled "None." If e sheet properly identified with the case name,
		DEFINITIONS	
he filing of the vo elf-empl	al debtor is "in business" for the purpose of of this bankruptcy case, any of the followi- ting or equity securities of a corporation; a loyed full-time or part-time. An individual in a trade, business, or other activity, other	this form if the debtor is or hang; an officer, director, manage partner, other than a limited partner, other than a limited partner, other than a limited partner also may be "in busine	ss" for the purpose of this form if the debtor
percent	tives; corporations of which the debtor is ar	o officer, director, or person in of a corporate debtor and their	he debtor; general partners of the debtor and control; officers, directors, and any owner of relatives; affiliates of the debtor and insiders
	Income from employment or operate	tion of business	
lone	the debtor's business, including part-time a beginning of this calendar year to the date two years immediately preceding this cale the basis of a fiscal rather than a calendar	activities either as an employed this case was commenced. Standar year. (A debtor that main year may report fiscal year income on is filed, state income for ea- ncome of both spouses whether	ent, trade, or profession, or from operation of or in independent trade or business, from the ate also the gross amounts received during the ntains, or has maintained, financial records on ome. Identify the beginning and ending dates ch spouse separately. (Married debtors filing or or not a joint petition is filed, unless the
	AMOUNT	so	URCE

\$23546. \$50436./\$52390. YEAR TO DATE WAGES
WAGES 2007/2008

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

#### Payments to creditors

#### Complete a. or b., as appropriate, and c.

None IZI

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

DATES OF PAYMENTS AMOUNT PAID AMOUNT

STILL OWING

2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF

AMOUNT STILL OWING

TRANSFERS

Z

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

**PAYMENT** 

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

 Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

#### 7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND

DATE VALUE RECEIVED

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITORY CONTENTS

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

6

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

**ENVIRONMENTAL** 

7

NOTICE LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

**ENVIRONMENTAL** 

NOTICE LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT **DOCKET NUMBER** 

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL

NATURE OF BUSINESS ADDRESS

BEGINNING AND **ENDING DATES** 

8

NAME

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

9

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t	

22 . Former partners, officers, directors and shareholde	2.	. Former	partners.	officers,	directors	and	sharchold	er:
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a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * *

# Case 09-21759 Doc 1 Filed 06/16/09 Entered 06/16/09 10:33:34 Desc Main Document Page 34 of 38

11

ouse]	
he answers contained in e true and correct.	the foregoing statement of financial
Signature	Bergers a
of Debtor	9
Signature	NA
of Joint Debtor (if any)	
	stement of financial affairs and any attachments
Signature	NA
Print on must indicate position or re	Name and Title NA
uation sheets attached	
or imprisonment for up to 5 yea	rs, or both. 18 U.S.C. §§ 152 and 3571
EY BANKRUPTCY PETIT	ION PREPARER (See 11 U.S.C. § 110)
and the notices and informati it to 11 U.S.C. § 110(h) settin	C. § 110; (2) I prepared this document for on required under 11 U.S.C. §§ 110(b), 110(h), g a maximum fee for services chargeable by any document for filing for a debtor or accepting
	NA
	Social-Security No. (Required by 11 U.S.C. § 110
le (if any), oddress, and social	l-security number of the officer, principal,
	NA
	Date
	the answers contained in the true and correct.  Signature of Debtor  Signature of Joint Debtor (if any)  scontained in the foregoing stowledge, information and believed by the signature of must indicate position or result in the second of t

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

B 8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re SERGERSON, SUSAN,	Case No.
Debtor	Chapter 7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
FORD MOTOR CREDIT CO	LEASE 2007 MECURY MOUNTAINEER
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
Reaffirm the debt	
🗇 Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	
Property is (check one):	
	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
☐ Redeem the property	
Reaffirm the debt	(C)
Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	
Property is (check one):	
☐ Claimed as exempt ☐	Not claimed as exempt

Case 09-21759 Doc 1 Filed 06/16/09 Entered 06/16/09 10:33:34 Desc Main Document Page 36 of 38

B 8 (Official Form 8) (12/08)

**PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  TYPES TO NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
continuation sheets attache	ed (if any)	·
	rjury that the above indicates my in rsonal property subject to an unexp	
Date: 6-15-09	Signature of Debtor	rs ca
	NA	,
	Signature of Joint Debtor	

B 8 (Official Form 8) (12/08)

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A - Continuation	OI	η
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Property No.			
Creditor's Name:		Describe Prop	perty Securing Debt:
Property will be (check one):	☐ Retained		
If retaining the property, I intend to (c	heck at least one):		
Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)).		(for ex	ample, avoid lien
Property is (check one):  Claimed as exempt		Not claimed as	s exempt
PART B - Continuation			
Property No.	7		
Lessor's Name:	Describe Lease	ed Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
Property No.	7		
Lessor's Name:	Describe Lease	ed Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):

SUSAN SERGERSON 8630 W SUMMERDALE CHICAGO, IL 60656

#### **MAILING MATRIX**

BALLY TOTAL FITNESS 12440 E IMPERIAL HWY #3 NORWALK CA 90650

BANK OF AMERICA POB 17054 WILMINGTON DE 19884

CAPITOL ONE POB 30281 SALT LAKE CITY, UT 84130

CHASE 800 BROOKSEDGE BLVD WESTERVILLE OH 43081

FORD MOTOR CO POB 152271 IRVING TX 75015

HSBC/BESTBUY POB 15524 WILMINGTON DE 19850

HSBC/CARSON POB 15521 WILMINGTON DE 19850

WFNNB/VICTORIAS SECRET 4590 E BROAD ST COLUMBUS, OH 43213